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Preserving Home: Improving Eviction Prevention in Hennepin County

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December 12, 2017

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1. Executive Summary

The Hennepin County Office of Housing Stability is currently focused on understanding how evictions can be prevented and how their impacts can be mitigated to create more stable communities within Hennepin County. To understand the eviction issue fully, our literature review examined the concept of eviction, nationwide eviction trends and possible solutions. We then explored how Hennepin County's eviction rate compared to other major metropolitan areas in the United States as well as to the nation as a whole. Based on this analysis, we selected the four (4) metropolitan areas with the lowest eviction rates to do more in-depth case studies. Our key findings are that the eviction rate for the Minneapolis-St. Paul area fell below the national rate of .37% and it had the 9th lowest eviction rate out of the 25 metropolitan areas studied by the 2013 American Housing Survey (AHS).

Based on our comprehensive data analysis and case studies, we recommend the following changes:

- Recommendation 1: Improve early communications regarding eviction prevention resources to all Hennepin County renters.
- Recommendation 2: Require a 30-day notice from the landlord prior to the eviction filing and reduce the timeline for processing Emergency Assistance (EA) requests.
- Recommendation 3: Form a collaborative assistance network with a shared database.
- Recommendation 4: Provide legal representation to all low-income tenants facing evictions.
- Recommendation 5: Provide affordable housing for all low-income residents.

Due to the limited availability of data that are essential to this study, we recommend more data collection on this topic in the future to facilitate a longitudinal analysis. We also encourage a comprehensive pre-intervention and post-intervention analysis to better guide future interventions and policy recommendations.

2. Background / Contextual setting

Eviction is often defined as a tenant's involuntary displacement from a rental property by its landlord. Common reasons for eviction include nonpayment of rent, violation of lease agreement, violation of laws, and foreclosure of the property. The most common reason locally and nationally is the tenant's nonpayment of rent (AHS National Data, 2013; Minneapolis Innovation Team, 2016). When a tenant does not pay rent by the due date, unless the lease provides otherwise, the landlord can legally start the eviction action (Landlords and Tenants: Rights and Responsibilities, n.d.). Based on the current eviction court timeline in Hennepin County, it is feasible for the landlord to force the tenant out of the property within a month. In some areas where the housing courts/civil courts are more "efficient", this duration can be shortened to two weeks. While informal evictions are illegal in many places, evictions are nevertheless taking place through both a formal and informal process. A formal eviction takes place when a landlord lawfully removes the tenant from the property by filing an eviction through the court. An informal eviction occurs without a court order and the number of informal evictions may be twice that of formal evictions (Desmond, 2016). A report from New York City's Independent Budget Office suggests that eviction is the leading reason for families ending up in a shelter system (Murphy, 2014). If they do end up in a shelter or become homeless, a family's safety and health can be at great risk and the government will have to spend more money on emergency services. In the "10 Year Plan to End Homelessness", the Hennepin County and City of Minneapolis Commission to End Homelessness estimated the cost of one episode of family homelessness to be nearly \$5,000 while prevention costs less than \$1,000 (2006). Hennepin County and the City of Minneapolis have incorporated several measures to help individuals and families avoid eviction. Nevertheless, evictions continue to be a problem and our team has been engaged to look at statistics for the rest of the United

States in order to find communities that have been able to achieve a low eviction rate and then understand what could be learned from these communities to further reduce the number of evictions in Hennepin County.

Hennepin County currently has a program to provide emergency assistance (EA) to households facing eviction. However, according to the exit survey done outside the 4th District Housing Court, 67% of those surveyed either never applied for EA or never heard of it (Hennepin County Office of Housing Stability, 2017). Among the remainder who had used EA previously, only 19% utilized this resource for their current case (Hennepin County Office of Housing Stability, 2017). Legal assistance is also available at the 4th District Housing Court. Yet, as our client has pointed out, tenants often do not know what is going on when they enter the court process and often act on their own without legal assistance. These situations raise the question of how tenants at risk can be better informed about the assistance that is available to prevent an eviction. Although there are good programs in place with the best intentions to help the vulnerable population, one focus of our research will be to understand how these services can be delivered more effectively to the people who need it.

According to the Minneapolis Innovation Team, Hennepin County had over 6,000 documented eviction cases filed in 2015 (2016), half of which were in Minneapolis. The evictions data show a geographical concentration in certain zip codes with a high percentage coming from a small group of landlords, raising a concern that some landlords are using eviction as a way to make a profit. The current formal eviction process demonstrates an advantage for landlords, as they often appear in court with attorneys while the tenants do not. According to the Hennepin County Office of Housing Stability exit survey, 66% of the tenants surveyed had no legal assistance (2017). Based on the same survey, most of the tenants are experiencing the eviction process for the first time with little information on how to handle the

situation (2017). Whether the judicial process is resulting in more evictions is also an important topic that will be discussed in this report.

As Desmond points out in his article, “Unaffordable America: Poverty, housing, and eviction,” eviction has become more commonplace in low-income communities (2015). This rising problem requires an informed response that better understands the nature of the problem in order to develop an effective solution. While there is currently limited national data available, this limitation is changing with the addition of questions from the Milwaukee Area Renters Study into the biennial Census Bureau housing survey (Flowers, 2016). Our team has made use of the national data that is currently available for this capstone project along with the previously mentioned data from Hennepin County and Minneapolis for the sake of comparison and to understand what lessons can be learned from communities with lower eviction rates. These lessons were reviewed alongside current practices in Hennepin County and Minneapolis to see where policies and programs could be improved in order to further reduce the eviction rate.

3. Literature Review

3.1 Introduction

Although eviction has been a serious problem across America, it is generally agreed that there is still limited research available on this enormous problem (Greenberg, 2016; Hartman and Robinson, 2003). There is an underlying need to have a national database that collects information on “how many, where, who, and what happens to evictees” to better understand the source of the problem (Hartman and Robinson, 2003). Based on the recent literature, eviction is prevalent among low-income, ethnic minority communities, yet it remains America’s “hidden housing problem” (Desmond, 2015; Hartman and Robinson, 2003). According to Dana (2017), “eviction of the poor is not exceptional, but rather the norm, part of landlords’ business models and poor people’s way of life.” Conventionally, an excessive rent burden, a higher ratio between rent and income, is used as a predictor of housing hardship (Phillippe, 1999). To the degree it is known, housing experts estimate millions of tenants are being evicted from their homes every year (Sullivan, 2017).

It is also agreed in the literature that evictions result in a multitude of negative impacts for the renters who lose their home and for society at large, the most extreme of which is homelessness (Desmond, 2015). According to Hartman and Robinson, those negative impacts include mental health issues, worse housing conditions, homelessness, job loss, higher housings costs and high levels of dissatisfaction (2003). Most of these impacts also have a social and financial impact on the larger society.

3.2 Nationwide eviction trends

From the literature we have reviewed, eviction is a growing problem. In 2015, there were 2.7 million evictions in America, and the number of renters spending more than 30% of their income on rent increased from 14.8 million in 2001 to 20.3 million in 2015 (Marr, 2016). In recent years, there has also been an increasing disparity between the rising cost of rent and stagnation in people's income. From 2001 to 2010, median rents increased by approximately 21 percent in the Midwestern and Western regions while household income rose between 6 and 12 percent in the same period depending on the education level of the head of the household (Desmond, 2015).

To establish the root of the problem, it is important to understand these eviction trends and then to understand what is causing them. By understanding the root of the problem, we can then find solutions that will have a positive impact. Desmond describes the main reasons for eviction as being rising housing costs, stagnant or falling incomes among the poor, and a shortfall of federal housing assistance across America (2015). However, Dana (2017) contradicts the argument by Desmond. According to Dana (2017), the housing crisis has been caused primarily by "foreclosure—and not eviction" that has been a subject of public debate in recent years. The fact that the foreclosure problem could be mitigated when "prices stabilized and lenders adopted stricter underwriting," means that the same trend is not true in the case of the eviction crisis (Dana, 2017).

We found that there is more agreement in the literature with the eviction causes proposed by Desmond. The rent-to-household income ratio is important because the neighborhoods with the highest median rent-to-income ratios have higher eviction rates than neighborhoods that spend less on rent (Marr, 2016). More locally, a 2016 study on evictions by the Minneapolis Innovation Team found that "evictions are a major issue facing renters in

low income and minority neighborhoods,” which would support the apparent correlation mentioned above between household income and evictions. According to the Hennepin County Housing Court exit survey, three quarters of the eviction filings were due to nonpayment of rent (Hennepin County Office of Housing Stability, 2017). The average rent as a percentage of the average income was nearly 60% while a robust percentage should be half of that. Half of the surveyed tenants’ income was reported to be under 100% of 2016 Federal Poverty Level.

Lack of finances are not the only source of evictions according to the literature. Desmond and Gershenson have found that renters with more children, renters who lose their jobs, and renters with short rental history or recent eviction records are more likely to be evicted (2017). They also found that the crime rate is a significant predictor of eviction (Desmond & Gershenson, 2017). While gentrification that often leads to higher housing costs would seem to be a cause of increasing evictions, Desmond and Gershenson found that gentrification does not significantly affect the odds of eviction (2017).

3.3 Who is affected by evictions?

According to Desmond, African American single mothers are particularly affected by evictions - “if incarceration has become typical in the lives of men from impoverished black neighborhoods, eviction has become typical in the lives of women from these neighborhoods” (2015, p. 98). The 4th District Housing Court exit survey also found that a majority of tenants facing evictions were women and a majority identified themselves as African American (Hennepin County Office of Housing Stability, 2017). The research done by the Minneapolis Innovation Team references Desmond’s research, but points out that their study does not account for race because this information was not available from the civil court data. While the

Minneapolis report does not address race, we would recommend that this be studied further as more longitudinal data becomes available in the future.

3.4 Eviction process problems

Studies have also identified discrimination in the eviction process. Even though nonpayment of rent is nondiscriminatory in nature, landlords have “tremendous discretion over eviction decisions—discretion that can be informed by conscious or unconscious bias against a protected group” (Greenberg, 2016). Furthermore, government and nonprofit organizations have found that between the years 2004 and 2014, 300,000 housing discrimination complaints were reported (Greenberg, 2016). Unfortunately, little research has been conducted to identify and address the problem of discriminatory eviction in the rental market to ensure all people have equal access to affordable housing.

In addition to landlord bias, the typical eviction process appears to include a bias against tenants. According to Lindsey (2010), the first part of the eviction process is “deliberately streamlined,” which could put tenants at a disadvantage by making it difficult for them to take adequate measures to avoid eviction. For example, when a tenant does not show up for the court hearing, the judge usually makes an immediate decision to evict the tenant (Krent, 2015).

3.5 Potential remedies

While there are many components to the eviction problem and further research and data are needed to understand this more fully, several remedies have been recommended in the literature and are discussed below. More study is needed to understand the impact of

these programs, individually and collectively, to inform future policy changes and to create programs that result in stable housing for everyone.

3.5.1 Education

As we found in the literature, there are programs around the United States that provide tenant workshops on homelessness prevention and eviction defense (Hartman and Robinson, 2003, p. 484). For example, the East Bay Community Law Center in Berkeley, CA and the Oakland Eviction Defense Center provide tenant workshops and legal assistance for homelessness prevention and eviction defense (Hartman and Robinson, 2003, p. 484). Likewise, our case study research found several housing organizations that were utilizing education as a part of their remedy. While this seems like a logical solution, there are limited data available to support the claim that increased education results in fewer evictions. Further study is needed to understand the effectiveness of education, including the type of education that is most effective - financial literacy, tenant rights, etc.

3.5.2 Emergency Assistance

Because getting behind on rent is a major cause of evictions, a natural solution is to provide emergency assistance to help tenants meet a temporary shortfall (Hartman and Robinson, 2003; Lindsey, 2010; Minneapolis Innovation Team, 2016). Unfortunately, as we learned from our client, this aid arrives after the tenant in need has been evicted because the eviction process is so streamlined. Further study is needed on how emergency assistance programs can effectively provide monetary assistance in a timely manner so that evictions can be avoided.

3.5.3 Legal aid

According to Hartman and Robinson, legal aid is provided in most urban areas and some rural areas in all 50 states and US territories. Unfortunately, there is not enough assistance to go around and only a small percentage of low-income tenants are represented by this legal aid (Hartman and Robinson, 2003). There is evidence that tenants with representation fare significantly better. One study found that 90% of represented tenants were saved from eviction (Hartman and Robinson, 2003). Lindsey confirms this, noting that “tenants’ lack of representation directly affects their ability to bring a case and articulate a valid defense” (2010). Making legal representation a right to all, as it is in several European countries, would help tenants navigate what is typically an unfamiliar and scary process. Without representation, tenants are subject to a bias for the landlord (Hartman and Robinson, 2003). While more data are needed to support the correlation between representation and eviction prevention, the studies we found seem to support legal aid as a valuable tool in addressing the eviction problem.

3.5.4 Legislative changes

There are several legislative changes that could potentially reduce evictions including rent control, “just cause” restrictions that would only allow evictions for certain reasons like substance abuse, “clean hand” legislation that does not allow landlords with code violations to file evictions, and increases in requirements for eviction notices (Hartman and Robinson, P. 488-490). No data were found in our study to support the effectiveness of these programs and further study is needed to understand their impacts.

3.5.5 Increasing affordable housing and minimum wage

Hartman and Robinson state that, “the most effective way to avoid forced evictions ... would be to increase the supply of decent, modestly priced units and/or to increase tenants’ incomes through social policies such as higher minimum wage, so-called “living wage ordinances,” and increased employment opportunities” (2003). According to the Urban Institute, 46 affordable rental units were available per 100 extremely low-income renter households nationwide in 2014, which includes consideration for federal assistance (Getsinger, Posey, MacDonald, Leopold and Abazajian, 2017). This means that over half of low-income Americans are not able to find affordable housing, even with federal assistance.

Governments at all levels in the United States are spending a substantial amount of money on housing programs (Olsen, 2003). Unfortunately, the data provided by Getsinger, Posey, MacDonald, Leopold and Abazajian make it clear that all of these federal programs are not keeping up with demand and a collective effort is needed to address the shortage of affordable rental housing (2017). While more study is needed to measure the impact of creating more affordable and decent housing, this certainly seems to be an important part of the overall solution.

3.5.6 Utilizing preliminary injunctions

Evictions can be the result of a retaliatory response by the landlord to a tenant request to address such issues as a health or safety code violation. To address this, Lindsey suggests giving tenants the right to file a temporary injunction in the summary eviction court against the landlord, where eviction proceedings usually take place as a result of a filing by the landlord (2010). The temporary injunction provides the tenant more control and time to prepare a solid argument and, thus, a better chance of succeeding. By using the existing summary

eviction courts and by providing accessible education on the process, Lindsey proposes that this process can be accessible to renters (2010). This solution has promise, but has not yet been tested.

3.5.7 Conclusion

The problem of eviction is significant throughout America and even though it is receiving more attention and research in recent years, additional research and data gathering are needed to fully understand the causes of the eviction problem and the effectiveness of the solutions discussed above.

The literature reviewed indicates that there are potentially multiple contributors to the eviction problem that include rising rental costs; household incomes that are not keeping pace with housing cost increases; race, gender and geographical biases; as well as problems with the legal process itself. The literature also proposed a variety of solutions that include tenant education, emergency assistance, legal aid, legislative changes, increasing affordable housing and the minimum wage, and the use of preliminary injunctions. While these proposed remedies have not been tested for their impact, we will look at the effectiveness of these programs as a part of our case studies of the metropolitan areas in the United States with the lowest eviction rates

4. Methodology and data analysis

4.1 Methodology

One of the primary goals of this capstone project was to examine nationwide eviction data and data from other major metropolitan areas around the United States to understand how Hennepin County and Minneapolis compare. We then wanted to identify the metropolitan areas that had the lowest eviction rates in order to understand best practices that could assist Hennepin County in reducing the number of evictions each year. Our team completed a thorough search of possible data sources that included the following resources:

- American Housing Survey (AHS)
- American Community Survey (ACS)
- Affordable Housing Data from the Urban Institute
- Exit Survey Data from the Hennepin County Office of Housing Stability
- Data from the “Evictions in Minneapolis” Report
- The U.S. Department of Housing and Urban Development (HUD)
- Housing Court Data from other metropolitan areas

From this research, only the American Housing Survey provided easily accessible and useful data for the nation as a whole as well as for 25 unique metropolitan areas. We analyzed eviction data from the 25 metropolitan areas and calculated eviction rates based on the number of rental households that received a court ordered eviction notice per total number of renter occupied units. Court ordered evictions were chosen instead of threatened evictions, as the latter did not always result in court ordered evictions. We have not included data related to housing type, race or income in this study to limit our focus. Further study in this area would be beneficial to the body of research on evictions in the future.

Unfortunately, the American Housing Survey does not have data prior to or after 2013, which makes it difficult to determine any eviction related trends in these metropolitan areas. As more data are gathered in the future, these trends should be examined. The AHS data also do not include informal evictions. Based on a study in Milwaukee from 2009 to 2011, informal evictions were nearly half of the total number of evictions documented (Desmond, 2015).

The 2013 AHS metropolitan area data do include the Minneapolis-St. Paul area. As a cross check, we compared the 2013 AHS data to the 2013 Hennepin County and Minneapolis eviction data provided in the “Evictions in Minneapolis” Report (Minneapolis Innovation Team, 2016). We found that this data did appear to be consistent with the 2013 AHS data for Minneapolis - St. Paul.

Finally, we evaluated affordable housing data from 2014 of the 100 largest counties to compare with the 2013 eviction data. These national data are based on data from the US Census, the American Community Survey, the University of Minnesota Public Use Microdata Series, rental housing data from the US Department of Housing, and rental housing data from the US Department of Agriculture (Getsinger, Posey, MacDonald, Leopold and Abazajian, 2017).

4.2 Findings

Our analysis of the 2013 American Housing Survey Data for 25 metropolitan areas in America showed that the four metropolitan areas with the lowest percentage of evictions were Oklahoma City, Oklahoma, Jacksonville, Florida, Seattle-Tacoma-Everett, Washington, and San Antonio, Texas in that order with eviction rates ranging from 0 to 0.14% for a three-month period (Table 1).

We were surprised to see zero court ordered evictions for Oklahoma City, however the total number of 2,600 threatened evictions were accounted for in the no response for receiving a court ordered eviction notice. The area with the highest number of evictions is Baltimore,

MD at 1.66% (Table 1). Minneapolis-St. Paul, MN ranks ninth lowest in this list with just under .24% of all renter occupied units receiving court ordered evictions, which is just below the national average of .37% for court ordered eviction notices (Table 2). It is worth noting that there were 900 court ordered eviction notices for a three-month period for the Minneapolis-St. Paul per the AHS data. In the same year, the “Evictions in Minneapolis” report (Minneapolis Innovation Team, 2016) identified 1,366 eviction judgements in Minneapolis alone for the same year, confirming that both figures seem reasonable. More importantly, it will be helpful to have longitudinal local and national data for evictions to truly understand the trends and any correlations over time.

The data gathered by the Minneapolis Innovation Team do provide a brief longitudinal snapshot of what is happening in Minneapolis and Hennepin County. Based on the Minneapolis Innovation Team study, filed evictions in Hennepin County declined from 2009-2015 – from 8,939 in 2009 to 6,061 in 2015 (2016). However, the number of eviction judgements is consistently less than 40% of those numbers (Minneapolis Innovation Team, 2016). For Minneapolis, 4,135 evictions were filed in 2009 which dropped steadily to 3,140 filed evictions in 2015 (Minneapolis Innovation Team, 2016). The percentage of eviction filings that ended up in eviction judgements in Minneapolis also stayed at or below 40% between 2009 and 2015 (Minneapolis Innovation Team, 2016). While there is some progress here in reducing the number of eviction filings and judgements, more effort is needed to understand the effective solutions that will bring sustainable reductions in the number of preventable eviction filings and judgements.

The metropolitan areas with lower eviction rates do seem to be performing slightly better than Hennepin County in terms of higher rates of available, affordable and accessible (AAA) housing per 100 extremely low income (ELI) renter households (households making 30% or less of the area median income) based on data from the Urban Institute (Table 3). The

four metropolitan areas with the lowest eviction rates rank as follows for the availability of AAA housing based on data from the 100 largest counties in the United States (Table 3):

- Oklahoma County (which includes Oklahoma City, OK) - 22nd with 45.3 AAA units per 100 ELI renter households.
- Duval County (which includes Jacksonville, FL) - 26th with 42.1 AAA units per 100 ELI renter households.
- Bexar County (which includes San Antonio, TX) - 32nd with 40.8 AAA units per 100 ELI renter households.
- Snohomish and King Counties (which includes Seattle and Everett metropolitan areas) - 38th and 43rd with 40.2 and 39.5 AAA units per 100 ELI renter households.
- For comparison, Hennepin County ranks 40th with 40 AAA units per 100 ELI renter households.

It should be noted that the number of adequate, available and affordable units per 100 ELI renter households considers federal assistance.

In summary, our comparison of national eviction data found that while there are other metropolitan areas with lower eviction rates than the Minneapolis-St. Paul metropolitan area, the Twin Cities is performing slightly better than the national average. The counties with the best performing metropolitan areas are also provide slightly higher rates of available, affordable and accessible housing. We have also seen from that data that there are many other metropolitan areas with higher eviction rates than the Twin Cities. While this good performance is encouraging, the focus should be on learning from the communities and counties that have lower rates of eviction to understand how they are able to achieve this. The next section of this report will look more closely at the four metropolitan areas with the lowest eviction rates to see what lessons can be learned from these communities.

4.3 Tables

Table# 1

Eviction Rates from 25 Metropolitan Areas

Metro area	Total renter-occupied units	Number threatened with evictions in the last 3 months	Number who received court ordered evictions in the last 3 months	Percentage
Oklahoma City, OK	169,200	2,600	0	0%
Jacksonville, FL	180,000	1,500	200	0.11%
San Antonio, TX	289,900	4,700	400	0.14%
Seattle-Tacoma-Everett, WA	535,500	10,800	700	0.13%
Austin-Round Rock, TX	290,500	3,600	400	0.14%
Boston, MA	464,800	6,900	700	0.15%
Richmond, VA	165,500	2,300	300	0.18%
Orlando, FL	324,700	6,500	700	0.22%
Minneapolis-St. Paul, MN	371,100	6,300	900	0.24%
Nashville-Davidson-Murfreesboro, TN	212,500	5,300	600	0.28%
Las Vegas-Paradise, NV	318,100	6,200	1,000	0.31%
Chicago, IL	1,045,000	15,200	3,900	0.37%
Tampa-St. Petersburg, FL	365,100	9,300	1,400	0.38%
Miami-Ft. Lauderdale-Hollywood, FL	782,500	17,200	3,200	0.41%
Hartford, CT	132,800	1,300	700	0.53%
Tucson, AZ	140,400	4,400	800	0.57%
Washington-Arlington, DC	761,300	16,000	5,100	0.67%
Rochester, NY	123,000	4,200	900	0.73%
Houston, TX	823,400	19,900	6,400	0.78%
Philadelphia, PA	614,800	16,300	5,800	0.94%
New York, NY	2,394,000	42,800	23,300	0.97%
Detroit, MI	521,900	17,100	5,100	0.98%
Louisville, KY	169,100	6,000	1,900	1.12%
Northern New Jersey, NJ	858,500	23,600	12,100	1.41%
Baltimore, MD	330,400	9,500	5,500	1.66%

Source: 2013 American Housing Survey

Table# 2
Eviction Rate for the United States

USA - National	Total renter-occupied units	Number threatened with evictions in the last 3 months	Number who received court ordered evictions in the last 3 months	Percentage
	40,201,000	704,000	148,000	0.37%

Source: 2013 American Housing Survey

Table# 3
2014 Affordable Housing Data

Availability of Adequate and Affordable Rental Housing for ELI Renters in the Largest 100 US Counties, 2014

County, state	Population	ELI renter households	AAA units	Federally assisted units per 100 renters	Naturally affordable units per 100 renters	Units per 100 renters	Rank
Hidalgo, TX	806,447	33,439	23,584	20.6	50.0	70.6	1
El Paso, TX	823,862	33,479	20,522	22.5	38.8	61.3	2
Suffolk, MA	747,928	70,700	43,230	47.9	13.2	61.1	3
Essex, MA	757,395	37,721	21,665	34.4	23.1	57.5	4
Norfolk, MA	682,860	21,145	11,772	28.2	27.5	55.7	5
Middlesex, MA	1,539,832	56,590	30,771	35.0	19.3	54.3	6
Jefferson, AL	658,834	31,232	16,855	34.2	19.7	53.9	7
Hamilton, OH	803,272	51,110	27,580	25.3	28.7	54.0	8
Allegheny, PA	1,229,172	51,459	27,132	33.0	19.7	52.7	9
Westchester, NY	962,319	34,565	17,943	41.8	10.1	51.9	10
Jefferson, KY	751,485	36,921	18,775	26.6	24.3	50.9	11
Jackson, MO	678,167	36,034	18,263	27.2	23.5	50.7	12
Hartford, CT	897,374	41,708	20,994	38.3	12.1	50.4	13
Cuyahoga, OH	1,267,513	74,910	37,659	26.6	23.7	50.3	14
Erie, NY	920,694	42,296	21,196	27.6	22.5	50.1	15
Worcester, MA	806,804	36,326	17,690	38.1	10.6	48.7	16
New York, NY	1,618,398	630,856	298,662	38.0	9.3	47.3	17
Fairfield, CT	934,215	39,084	18,491	30.7	16.6	47.3	18
District of Columbia	633,736	49,956	23,602	34.8	12.5	47.3	19
New Haven, CT	863,148	40,150	18,848	40.1	6.9	47.0	20
Fulton, GA	967,100	48,336	22,362	30.4	15.9	46.3	21
Oklahoma, OK	743,145	33,364	15,136	24.5	20.8	45.3	22
Franklin, OH	1,197,592	63,006	28,159	22.0	22.7	44.7	23
Essex, NJ	789,616	53,380	23,255	39.4	4.2	43.6	24
Lake, IL	703,170	15,768	6,855	28.4	15.1	43.5	25
Duval, FL	880,750	33,926	14,292	30.2	11.9	42.1	26
Hudson, NJ	654,878	39,027	16,363	37.4	4.5	41.9	27
Ventura, CA	835,790	21,875	9,128	26.2	15.6	41.8	28
St. Louis, MO	1,000,423	27,145	11,277	26.1	15.5	41.6	29
Philadelphia, PA	1,546,920	113,351	46,732	22.3	18.9	41.2	30
Nassau, NY	1,350,601	25,092	10,311	29.8	11.3	41.1	31
Bexar, TX	1,789,088	66,082	26,968	21.0	19.8	40.8	32
San Francisco, CA	829,072	62,940	25,629	26.2	14.5	40.7	33
Santa Clara, CA	1,841,569	59,627	24,175	23.8	16.8	40.6	34
Montgomery, MD	1,005,087	24,005	9,707	30.2	10.2	40.4	35
Suffolk, NY	1,500,373	29,227	11,796	25.1	15.3	40.4	36
Honolulu, HI	975,690	30,327	12,206	28.9	11.4	40.3	37
Snohomish, WA	735,351	22,416	9,005	24.1	16.1	40.2	38
Shelby, TN	936,130	44,610	17,906	20.8	19.3	40.1	39
Hennepin, MN	1,184,091	54,134	21,644	29.9	10.1	40.0	40
Wayne, MI	1,790,078	101,259	40,453	20.4	19.5	39.9	41
Alameda, CA	1,559,308	71,041	28,213	24.2	15.5	39.7	42
King, WA	2,008,997	82,390	32,468	25.5	14.0	39.5	43

Source: “The Housing Affordability Gap for Extremely Low-Income Renters in 2014”

5. Case studies from successful Metropolitan Areas

5.1 Overview

In each of the metropolitan areas studied, we found a broad range of programs provided by government and nonprofit organizations that work together to help renters avoid eviction. In each of these areas there were similar components that included temporary financial assistance for rent and utilities from government and faith based organizations, a helpline for health and human services that included housing related advice, legal aid, and a variety of services coming from Emergency Solutions Grants (ESG). No one organization or government entity has the capacity to address this problem on their own. We will now look at the four (4) metropolitan areas with the lowest eviction rate based on the 2013 AHS data.

5.2 Key findings from Oklahoma City, Oklahoma

Oklahoma City had the lowest eviction rate with 0%. Based on the information reviewed for Oklahoma City, there are a variety of nonprofit organizations and government agencies in place that are assisting residents to prevent evictions and create a more stable future. There are also very accessible and practical tools in place, including a 211 helpline, that help renters to quickly find resources in their time of need. While no data were found to measure the effectiveness or importance of each or all of these efforts apart from the 2013 AHS results, it appears that the collective whole is important in effectively addressing the eviction problem. We will now examine the programs Oklahoma City has in place to help keep their eviction rate low. organized according to a few major categories.

Financial Assistance

To address the primary reason for evictions, Oklahoma City has several nonprofit organizations and government agencies that can provide financial assistance. Neighborhood Services Organization (NSO) is one of the faith-based nonprofit organizations that provides financial education as well as one month's rent for people who have experienced financial crisis. They also provide first month's rent for people who are transitioning to permanent housing. The Salvation Army in Oklahoma City also provides financial assistance by helping renters with utility bills and unpaid rent, serving hundreds of people per month in this capacity (Oklahoma City and County Assistance Programs, n.d.). The same website listed at least fourteen (14) other faith based organizations in Oklahoma City or Oklahoma County that provide financial assistance with utilities or rent payment.

Government agencies are also playing an important role in providing financial assistance. The Community Action Agency (CAA) of Oklahoma City and Oklahoma County offers programs that include mortgage/rental payment assistance for families that have experienced a family emergency that affects their ability to pay the monthly rent; a crisis intervention program that provides cash aid on a limited basis to help pay for prescriptions and utility payments; and a program that provides bus passes, homeless prevention, Christmas assistance, tax preparation and other aid (Oklahoma City and County Assistance Program, n.d.). The focus of CAA is to help people become self-sufficient and find long term stability (Oklahoma City and County Assistance Program, n.d.). This goal of long term self-sufficiency should also be a major goal for any Hennepin County program.

It is interesting to note that CAA partners with local government on self-sufficiency plans, which are a requirement for tenants applying for eviction prevention help (Oklahoma eviction prevention programs, n.d.). This is required because funding comes from the Emergency Solution Grant (ESG) (Oklahoma eviction prevention programs, n.d.). The

Oklahoma County Department of Human Services (DHS) is also focused on helping families become self-sufficient over the long term. Their assistance programs include rent and utilities assistance, food stamps, home health care, medical services, prescription assistance, and transportation assistance, to name a few. The Department of Veterans Affairs provides financial assistance to veterans and their families based on one-time emergencies. The Oklahoma Community Housing Department receives funding from HUD for uses that include back rent.

The Homelessness Prevention and Rapid Rehousing programs are federally funded but run by several local agencies (Eviction prevention and rehousing in Oklahoma City, n.d.). Both programs require formal applications. These programs provide permanent supportive housing for people who are disabled or have a mental illness; they provide Emergency Shelter Grants for preventing evictions; they provide help for people with HIV or AIDS; they provide eviction prevention help for veterans; and they provide transitional housing for people who were unemployed and evicted (Eviction prevention and rehousing in Oklahoma City, n.d.).

Legal Aid

Legal Aid of Oklahoma provides legal assistance for those that cannot otherwise afford an attorney (Oklahoma City and County Assistance Program, n.d.). There are a wide variety of legal services provided that include support for evictions and utility service disconnections (Oklahoma City and County Assistance Program, n.d.).

The Oklahoma Indian Legal Services provides low income Native Americans with free legal support for housing and tenant issues including eviction prevention support (Oklahoma County Rent Assistance Programs, n.d.).

Counseling

HeartLine provides information on health and human services including housing which is available by calling 211 (HeartLine, n.d.). According to their website, they assist over

200,000 callers in Oklahoma each year. Trained staff work with callers to develop a concrete plan with resources that will help meet their need (HeartLine, n.d.). Utility assistance and housing are two of the top needs they address. The Homeless Alliance website also references the HeartLine service as a way for people to find financial assistance, food, clothing, housing, counseling, health care and more. The Homeless Alliance provides help and guidance to people at risk of eviction (Oklahoma County Rent Assistance Programs, n.d.).

The impact of this vast array of programs to help people facing evictions is convincing based on the 2013 AHS data. Unfortunately, there is minimal data available on the impact of each program. Further study is needed to measure the impact of each program as well as the combined impact. Many of the websites we visited noted that limited funds were available, which makes it clear that their combined effort is needed to achieve the results found in the 2013 AHS data.

5.3 Key findings from Jacksonville, Florida

Based on the 2013 AHS Data, the Jacksonville, Florida metropolitan area had the second lowest eviction rate among the 25 metropolitan areas surveyed. Out of 180,000 renter-occupied units, only 200 received court-ordered eviction notices in a three (3) month period. We will now examine the programs Jacksonville has in place to help keep their eviction rate low, organized according to a few major categories.

Rehousing assistance

Households facing evictions from their apartments can get assistance from several Duval County programs. These programs are part of their homeless prevention services. Since the federal funding is limited, priority is given to certain groups. The target populations are Jacksonville residents and people across the county that are the most likely to be evicted from

their current places of residence. Renters who have first priority for rehousing assistance include households who have successfully completed transitional programs, victims of domestic violence (who are also eligible for free legal housing aid and grants for rentals), households with children who cannot afford housing on their own, applicants with a referral from the Department of Children and Families, and those who have received cash aid from Temporary Assistance for Needy Families (TANF) (Duval County eviction and rehousing assistance, n.d.). The strategy to identify the most vulnerable population for evictions would be applicable to Hennepin County.

Continuum of Care affiliated agencies in Duval County

Across Jacksonville, Florida, there are variety of nonprofit organizations and agencies that are helping residents to stay in their current housing and helping the homeless to move into stable homes. Financial aid from nonprofits funded by emergency solution grants (ESG) or limited grants from HUD is provided to potential evictees when money is the key factor to prevent an eviction. When financial aid is limited or not available, other services are available to address evictions. Case managers or lawyers from nonprofit organizations can step in to negotiate payments with landlords or call on utility companies to enroll the tenants into a payment plan. Temporary housing including shelters, transitional housing or homeless centers are also offered to keep evictees from homelessness. ESG also provides assistance to help struggling tenants move from a more expensive apartment to a less expensive apartment. This resettlement service is provided to tenants faced with the threat of evictions due to changed circumstances that have resulted in the lack of funds to be able to pay their rent (Duval County eviction and rehousing assistance, n.d.).

Emergency Assistance Program

The Social Services Division of the City of Jacksonville has an Emergency Assistance program to service households facing financial difficulties because of an unexpected emergency. The program provides temporary financial assistance to prevent eviction due to non-payment of rent. Specific guidelines and policies are used to determine eligibility, level of financial assistance and other needed resources. Rent, mortgage and utility payments are made directly to the provider for a period of time specified by policy. Trained staff are available on a daily basis to provide temporary financial intervention and basic case management services in order to help stabilize the household's overall well-being. Additionally, two-hour budgeting and money management workshops are an integral part of their financial intervention and case plan. Individuals or families can access this service by making an appointment by telephone and individuals or families with court-ordered eviction notices are given first priority for this service.

Housing Authority Structure

Few metropolitan regions in the U.S. are administered by a single regional housing authority. However, the city of Jacksonville has annexed most of the jurisdictions that make up its metropolitan area so that the Jacksonville Housing Authority's services cover most of the region (Katz & Turner, 2001). The Section 8 program is administered by a single regional office and households living anywhere in the region can apply to one agency (Katz & Turner, 2001). This structure functions more efficiently considering the regional agency can allocate its housing resources within the metropolitan area.

5.4 Key findings from Seattle - Tacoma - Everett, Washington

With 700 court ordered evictions in a three-month period out of 535,500 renter occupied units in 2013, the Seattle - Tacoma - Everett metropolitan area in Washington State had the third lowest eviction rate (2013 American Housing Survey). 93.5% of the threatened evictions were resolved before they became court ordered evictions (2013 American Housing Survey). Like the other metropolitan areas that are performing well, there are a variety of organizations that are an important part of the response. We will now examine the programs that the Seattle-Tacoma-Everett metropolitan area has in place to help keep their eviction rate low, organized according to a few major categories.

Financial Assistance

2013 AHS data indicate that 79% of the eviction threats in the Seattle-Tacoma-Everett metropolitan area were due to failure or inability to pay rent (2013 American Housing Survey). To address this problem, there are hundreds of nonprofits and charities which offer financial assistance in Seattle-Tacoma-Everett metropolitan area – mainly short-term financial assistance (McNamara, n.d.).

In collaboration with the state, these organizations aim to prevent homelessness by helping tenants who are unable to pay their rent. Government grants and private donations are funding financial aid that helps residents pay their energy bills or rent when tenants are at risk of being evicted (McNamara, n.d.).

Like the other metropolitan areas with low evictions rates, the Seattle-Tacoma-Everett metropolitan area relies on Emergency Solution Grants (ESG). ESG programs aim to assist residents facing housing crisis or homelessness and offer financial assistance to cover a portion of the rent on the new home, relocation costs, or security deposits (Emergency Solutions Grant, n.d.). ESG programs also provide financial assistance to pay for utilities and other costs when

tenants are in imminent danger of being evicted from their homes. Additionally, ESG are also being used to issue loans for families' rental needs when facing eviction threats. (McNamara, n.d.).

The Economic Services Administration of the Washington State Department of Social and Health services also offers emergency programs for residents who are at risk of being evicted. If families are in an emergency situation that requires a one-time cash payment to secure payment for utilities and housing, they might be eligible for the Additional Requirements for Emergent Needs (AREN) program or the Diversion Program (Emergency Programs). However, it is noteworthy to mention that the families who receive help from AREN or Diversion Cash Assistance (DCA) cannot apply for Temporary Assistance to Needy Families (TANF) (Office of Family Assistance, n.d.). The maximum cash assistance from DCA is \$1,250 a year and residents can receive the assistance on a 30-day period only (Office of Family Assistance, n.d.).

Rehousing Programs

A number of nonprofit agencies provide temporary shelter, emergency shelter, transitional housing or low-income homeownership programs including Bread of Life Mission, and Compass Housing Alliance (Compass Housing Alliance, n.d.). Plymouth Housing Group and Solid Group provide transitional housing. Low Income Constitute and Capitol Hill Housing provide low-income rentals. Habitat for Humanity of Seattle/South King County, Homesight, and the Homestead Community Trust provide Low-income homeownership (Compass Housing Alliance, n.d.).

Legal Assistance

There is a comprehensive package of legal services offered by local government agencies and nonprofit organizations in Seattle. The Housing Justice Project (HJP) is a county

level homelessness prevention program offering accessible volunteer-based legal assistance for low-income tenants facing eviction. Their services include legal services for residents with eviction related issues, assistance in answering eviction paperwork, negotiations with landlords for eviction issues, representation of tenants at eviction hearings, referrals and resource information (King County Bar Association, n.d.). The Seattle area has several hotlines available to assist tenants with legal issues including the Solid Ground Tenant Service hotline and the Tenant's Union of Washington State Tenant's Rights hotline for landlord tenant issues; the Seattle Office for Civil Rights hotline for fair housing law and civil rights issues; and the City of Seattle Department of Planning and Development complaint hotline for lease terminations or eviction notices that might be invalid (Seattle Housing Authority, n.d.). If both the tenant and landlord agree to participate, free mediation services are also available through the King County Dispute Resolution Center, where professional mediators are available to help (Dispute Resolution Center of King County, n.d.). There are additional general legal resources that are available to residents that include the Law Library and the Northwest Justice Project, which offers legal services to low-income people in the state of Washington.

Counseling

Catholic Charities services in King County provides resource referral to help people get connected to the resources they need (Catholic Community Services, n.d.). Case Management is provided by several organizations including St. Vincent de Paul Financial. These organizations seek to understand each person's needs and establish a holistic plan to help lead them to self-sufficiency (Washington homeless assistance and eviction prevention programs, n.d.; St. Vincent de Paul, n.d.). This counseling can lead to referrals to one-stop job centers or any number of Washington educational and employment resource centers (Washington homeless assistance and eviction prevention programs, n.d.). Self-sufficiency workshops are also

available as a part of St. Vincent de Paul's rehousing programs. This program aims to ensure that people or families do not go through evictions again.

King County also has a 211-crisis phone line that is available for a variety of needs including housing (Crisis Clinic, n.d.). The Crisis Clinic hotline provides the most comprehensive information on health and human services for King County (Crisis Clinic, n.d.). As a part of their counseling, they advise callers on the best way to present their information to the agencies that may be able to assist them. In the event that there are no resources available for the caller's need, they will problem solve with the caller (Crisis Clinic, n.d.). They specialize in several areas including shelter, housing, rent and utility assistance, legal assistance, financial assistance, and governmental assistance programs (Crisis Clinic, n.d.). In 2012 The Crisis Clinic received 105,000 calls. However, the video on their website also emphasized that many people were not aware of this resource. This seems like a solution that would have great potential for Hennepin County by giving easy access to important resource information quickly, but we will need to consider how to make the community aware of this resource.

Finally, the Tenant Union of Washington State has put together a helpful resource on their website that provides practical information to help tenants deal with a potential eviction. For example, the first recommendation is for tenants to contact their landlord and work out a payment plan, even if it involves partial payments, until the rent is paid in full. This kind of information could be useful for renters in Hennepin County provided they have access to a computer.

Together these interventions that include financial assistance to renters, rehousing programs, legal assistance, and counseling are helping to make a difference in the Seattle-Tacoma-Everett area and should be studied further to understand their individual and collective effectiveness to guide program and policy changes locally and for other metropolitan areas across the United States including Hennepin County.

5.5 Key findings from San Antonio, Texas

The 2013 American Housing Survey (AHS) data for metropolitan areas in the United States show that San Antonio, Texas boasts the 4th lowest eviction rate out of the 25 metropolitan areas that were studied (2013 American Housing Survey). In the San Antonio metropolitan area, 400 units (.14% of the 289,900 total units) received court ordered eviction notices in a 3-month period. Although 4,700 units were threatened with eviction notices, less than 10 percent (400 units) were actually evicted by a court ordered notice (2013 American Housing Survey). There are several factors that may have contributed to lower the evictions rate in San Antonio. We will now examine the programs that San Antonio has in place to help keep their eviction rate low, organized according to a few major categories.

Rent payment assistance

There are government and nonprofit organizations that are collaborating to help individuals and families with rent assistance to avoid eviction and potential homelessness.

The Department of Human Services for the city of San Antonio provides rent assistance to families that have received a final eviction notice (Human Services, n.d.). The city of San Antonio also collaborates with other agencies to prevent evictions and rehouse people who are already homeless. The South Alamo Regional Alliance to End Homelessness Continuum of Care is a network of organizations that help tenants who struggle with housing issues. Assistance is provided for women or children fleeing domestic violence, veterans, families facing a one-time rental crisis, and single mothers. Resources are also available for people in other categories who face a potential eviction, but this is not guaranteed (McNamara, J. n.d.).

HUD provides some financial aid that is allocated annually to San Antonio from the Emergency Solutions Grant (ESG) program (Emergency Solutions Grant, n.d.). The ESG identifies sheltered and unsheltered homeless persons along with those at risk of homelessness and offers individuals assistance to regain permanent housing after a housing

crisis (Emergency Solutions Grant, n.d.). ESG's primary focus is on addressing emergency situations such as a missed payment for rent resulting from a major life event like a medical emergency (McNamara, J. n.d.). The City of San Antonio also offers federally subsidized Rental Assistance Programs as well as emergency financial assistance to low-income individuals in need (San Antonio, Texas Rent Assistance Agencies, n.d.).

Nonprofit organizations, especially faith-based organizations, also offer rental assistance programs. Faith-based organizations including Salvation Army, Catholic Charities, SAMMinistries and many others provide rent assistance to individuals and families (San Antonio, Texas Rent Assistance Agencies, n.d.). For example, SAMMinistries' Homeless Prevention Services (HPS) provides people in need with rental and utilities assistance, which is paid directly to the landlord or utility company (SAMMinistries, n.d.).

Emergency financial assistance

Catholic Charities provides emergency financial assistance to tenants who have experienced recent financial difficulties and are in danger of being evicted from their homes. Emergency financial assistance can be used to cover rent or utility bills when individuals are at serious risk of being evicted from their homes (Catholic Charities helps San Antonio tenants with rent, 2013).

Eviction prevention program

In addition to the work being done by government agencies and faith-based organizations, community housing organizations also assist the residents of San Antonio by offering eviction prevention programs. To address the primary problem of non-payment of rent, the Alamo Community Group's (ACG) Eviction Prevention Program (EPP) offers individuals effective strategies to address the issues that might lead to their inability to pay rent. Such issues could include separation/divorce, mismanagement of income, or loss of employment. ACG's main focus is to assist residents who would otherwise end up being evicted

or become homeless (Eviction Prevention Program, n.d.). The EPP helps residents in developing a realistic plan with property managers to ensure payment of rent. If the residents comply with the proposed plan, their late fees are waived and the eviction process is stopped. Residents who would like to participate in this program are required to attend three of the ten financial literacy classes offered by the program (Eviction Prevention Program, n.d.).

Like the other metropolitan areas with low eviction rates, San Antonio is addressing the eviction issue in a collaborative way that is making a difference. Further research is needed to determine the accessibility and impact of their programs individually and collectively. We will look next at how the lessons learned from these four metropolitan areas might be applied in Hennepin County to address preventable evictions in order to create long-term housing stability.

6. Policy recommendations

Recommendation 1: Proactive Communication to Hennepin County Tenants

From our case study analysis, we found that the success of the high performing metropolitan areas was dependent on a variety of services offered by a broad range of nonprofit organizations and government agencies. In our subsequent review of eviction prevention programs in Hennepin county, we also found that there is a large number of nonprofit organizations and government agencies who are assisting people facing an eviction. Appendix A includes a table that summarizes these local programs and provides recommendations based on what we learned from other metropolitan areas in the United States with low eviction rates. However, in order for these organizations and agencies to be useful to individuals and families facing evictions, they need to be aware that these programs exist and the programs need to engage the people. The 4th District Housing Court exit survey also clearly identified that tenants facing a court ordered eviction were not well informed about the eviction process (Hennepin County Office of Housing Stability, 2017). To address this, our first recommendation is to assure that all renters are aware of all of the resources that are available in assisting them to prevent an eviction by requiring landlords to share a concise eviction prevention resource guide for each tenant when they sign their lease. The intent would be for this to be updated and maintained by the network of eviction prevention organizations that will be described further in the third recommendation. We recommend that this same information go out as a part of the landlord notification that would be sent to tenants 30 days in advance of the eviction filing. This will be discussed further in the second recommendation.

To test the effectiveness of this outreach program, we recommend a pilot program that targets areas in Hennepin County with the highest number of evictions. This pilot project should include impact measurement, keeping all other forces constant as much as possible. The intent of this recommendation is to help tenants be informed so that they can get the proper assistance when it is needed. While there is a cost to do this, our hope is that this will be offset by cost reductions related to fewer evictions and fewer people using shelters. By getting resource information to tenants sooner, many will be able to address the problem before it goes to housing court. By helping to reduce the number of evictions, we believe that the landlord's costs will be reduced because of reduced legal fees. Of all of the recommendations presented here, this would appear to be the quickest to implement as it is mainly a matter of gathering information on existing resources.

Recommendation 2: 30-day notice to tenants prior to an eviction filing

To provide adequate time for tenants to address the concern that could lead to eviction, which is primarily late rent, our second recommendation is to require a 30-day notice from the landlord and to reduce the response time of the Hennepin County Emergency Assistance program from 30 days to 15 days so that unnecessary eviction filings can be avoided. This could be achieved through a 30 day pay or quit notice which would be issued by the landlord stating the amount of rent due and providing the tenant 30 days to pay the rent due. HOME Line previously advocated a seven (7) day pay or quit notice several years ago in the Minnesota Legislature (E. Hauge, personal communication, November 13, 2015). In their brief on this bill, HOME Line identified that most landlords already observe an informal quit or pay notice because it avoids the costs related to an eviction court case (Hauge, n.d.). This brief also cites some important benefits including:

- Clear timeline for both sides to understand their rights (Hauge, n.d.).

- Tenants can address problem without additional costs or negative rental history impacts (Hauge, n.d.).
- Reduced number of court cases, thus reducing strain on courts (Hauge, n.d.).
- Coordinates with EA program via a formal notice for EA eligibility. By addressing the problem before it goes to court, the EA costs are also reduced so that they can help more people (Hauge, n.d.).

It is critical that resources are available in a timely manner for tenants who are otherwise faithful in fulfilling their responsibilities. According to the Hennepin County Emergency Assistance website, applicants can expect that it will take up to 30 days to receive a response regarding eligibility. By the time this assistance is received, it can be too late as a majority of evictions are processed in two weeks (Minneapolis Innovation Team, 2016). By shortening the time to receive emergency assistance and requiring landlords to provide a notice of their intent to file for an eviction at least 30 days prior to filing, there is a better chance of resolving the most common problem of non-payment of rent (Minneapolis Innovation Team, 2016). Based on the eviction panel presentation we attended on November 9, 2017, nearly \$4M in Emergency Assistance went unspent in 2016. By realigning these timelines, renters will be more likely to stay in their homes and landlords can avoid the time and monetary costs related to proceeding through the full eviction process.

Recommendation 3: Form a Collaborative Network with a shared database

Based on our study of other high performing metropolitan areas and lessons learned from the eviction panel presentation, our third recommendation is to form a collaborative network with a shared database and internal accountability that also tracks the impact of their combined efforts to reduce unnecessary evictions. From our contact with local organizations, we have observed limited collaborations, primarily with organizations providing the same

service. In order to address the eviction problem in a strategic and efficient way, we recommend that all organizations intentionally collaborate as a unified network. In order for this to be effective, it will be critical to have a structure that links these organizations together in a way that provides strong leadership and accountability. By being a part of this network, all organizations will be able to see the larger picture and how each organization fits into this puzzle. By developing a shared database, they will be able to share information more easily about the people they serve and better track the impact of their programs to guide future improvements. One of the comments we heard at the eviction panel presentation from the person who had been evicted twice was that she was not getting timely responses from the organizations who are supposed to be helping. This is concerning. That is why accountability is a key component of this recommendation. The intent is that each organization is accountable to the larger network and everyone is accountable to the people they serve. This network can also help to assure efficient and fair distribution of resources by getting everyone on the same road map.

Recommendation 4: Launch mandatory “right to counsel” program

Our fourth recommendation is to launch a mandatory “right to counsel” program like the one passed by New York City earlier this year. This program provides mandatory guaranteed legal assistance through the eviction process for low income residents and brief legal assistance to all other tenants, all of which is paid by the city (Lane, 2017). By making tenants aware of their resources and by providing guaranteed legal assistance for the full eviction process to those who are most in need, the confusion and lack of information identified in the Hennepin County Housing Court exit study should be alleviated. In planning this policy change, we need to consider Lindsey’s counter argument that presenting a defense does not necessarily increase the chances of avoiding an eviction (2010, p. 101). As we read

further into her argument, we understand that there is a problem with tenants not being able to provide a relevant and legally germane defense that puts them at a disadvantage to well represented landlords. As she states, “tenants’ lack of representation directly affects their ability to bring a case and articulate a valid defense” (Lindsey, 2010, p.117). This legal assistance program along with the general notification program will take a step forward in helping tenants to be informed long before they enter housing court, potentially avoiding the courtroom altogether.

According to a 2016 article in the New York Times, the estimated cost to New York City for the representation of low-income residents was estimated to be \$200 million a year (Silver-Greenberg). However, the city also estimated that this program would save the city \$300 million a year by keeping 5,237 families out of shelters each year at a cost of \$43,000 per family (Silver-Greenberg, 2016). More locally, the Hennepin County and City of Minneapolis Commission to End Homelessness estimated the cost of one episode of family homelessness to be nearly \$5,000 while prevention costs less than \$1,000 (2006). While there are costs involved with this program, there are also clear economic benefits. Because this program is still in its infant stage in New York City, it should be studied to verify the real impact and reduction in overall cost and Hennepin County should consider a pilot project to test the local impact before implementing this on a larger scale.

Recommendation 5: Provide affordable housing for all low-income residents

Our fifth and final major recommendation is to increase the combined efforts by local government and nonprofits to create affordable housing so that all low-income residents have access. In the Hennepin County Housing Court exit survey, they found that the average monthly rent for those surveyed was \$1,005.52 and the average monthly income was \$1777.60. On average, those surveyed were spending nearly 60% of their income on housing,

while 30% is commonly considered to be affordable. Although helping people facing a possible eviction is important, it is imperative that this core problem of the lack of affordable housing be addressed. This was also emphasized as a key part of the solution in the November 9, 2017 eviction panel presentation (see Appendix C for the full meeting notes). As noted earlier, Hennepin County ranked 40th out of the 100 largest counties in the United States in terms of the availability of adequate and affordable housing according to 2014 data (Getsinger et al., 2017). In 2014, 40 units out of every 100 rental units were affordable to those making 30% or less of the area median income in Hennepin County with consideration for federal subsidies. As a result, over half of the people in the extremely low-income category are not finding adequate and affordable housing, increasing the likelihood that they will find themselves getting behind on rent and facing an eviction. To address this, Hennepin County must make it a priority to assure that affordable housing is available to all low-income residents. In order to increase the availability of affordable housing, Hennepin County should consider sustainable funding sources including Tax Increment Financing, Impact Fees, Linkage Fees, and requiring a certain percentage of affordable housing for new housing development. In order to maintain long term affordability, the community land trust model should be expanded in Hennepin County. If individuals and families are living in housing they can afford, they will be more likely to have the capacity to create an emergency fund of their own to weather a job loss or financial crisis. While there is a cost to do these things, the economic benefits of long term stability will be greater.

Additional Takeaways from Case Studies of the top 4 Metropolitan Areas

From our research of the four (4) highest performing metropolitan areas with the lowest eviction rates, there were other important smaller scale alternatives that should also be

considered. These improvement ideas are included in the Appendix A table and summarized below:

1. Review the resources that are needed for people facing evictions and make sure that they are provided to people calling 311 in Minneapolis and the United Way 211 line for health and human services.
2. Evaluate Northpoint program to make sure that it is meeting people's needs and make improvements before expanding this service to other locations, possibly locating these services at regional human services centers that have already been established.
3. Expand services offered through the Community Action Partnership of Hennepin County to include, among other things, financial assistance. This will require additional funding that could come from the savings realized by reducing the number of evictions.
4. Re-evaluate the other legal services that are provided including HOME Line and Volunteer Lawyers Network to coordinate with the guaranteed legal services proposed above. The goal would be to increase the efficiency of the overall system.
5. Create a county or state level eviction database. The biggest challenge we faced with this study was limited data on evictions, which has largely affected the robustness of the research. With longitudinal data, future researchers will be able to conduct pre-and-post intervention analysis and organizations will be better equipped to evaluate the impacts of their eviction prevention programs.
6. Diversify funding resources for eviction prevention programs. Based on this study, the most common funding sources were from Emergency Solution Grants (ESG) and other HUD grants. However, these funds are too limited considering

the large population that faces eviction threats. Private sector donors and foundations should be brought in to help address this issue.

In summary, our recommendation proposes improving communications to tenants at strategic points so that people are informed, requiring a 30-day notice from landlords prior to filing an eviction along with a shorter response time for emergency assistance, guaranteed legal assistance for low-income residents to assure that they have the best opportunity to prevail in the legal process, developing a collaborative assistance network that includes all of the nonprofit and government organizations that are addressing the eviction issue, and finally focusing on collectively providing affordable housing for all low income residents. By implementing these recommendations on a smaller scale first with impact measurements, important lessons can be learned before these recommendations are incorporated on a larger scale.

7. Conclusion

In order to better understand the eviction problem, we researched available literature and data. We discovered that there was limited data available on evictions and the recurring call for additional data gathering to better understand the causes of evictions and the changes that are making a positive difference. Our main data source was the 2013 American Housing Survey (AHS) for 25 metropolitan areas in the United States and for the nation as a whole. By analyzing the 2013 AHS data, we determined the four top metropolitan areas with the lowest eviction rates and studied what those four metropolitan areas have done to achieve lower eviction rates.

We found that the metropolitan areas with lowest eviction rates had a large number of government and nonprofit organizations offering a diverse set of programs for tenants to receive assistance when facing the threat of eviction. Easier access to legal and financial assistance seemed to play an important role in preventing tenants from being evicted from their homes. We also found that the best programs can be inaccessible if tenants are not aware of them. Therefore, good communication is critical for success.

For Hennepin County, our recommendations are to ensure tenants are aware of the resources available to them; to require a 30 day notice from the landlord before filing for eviction and to expedite the emergency assistance process to provide financial assistance in a timely manner; to provide legal representation to all low income tenants facing evictions; to create a collaborative assistance network of all organizations and agencies assisting people to avoid eviction with a shared database; and to increase shared efforts and sustainable funding sources to assure that affordable housing is available to all low income residents.

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9. Appendix

Appendix A - Policy Recommendation Decision Matrix organized by major categories

Counseling Programs		
Best Practices from Metropolitan Areas with Low Eviction Rates	Local Programs	Recommendation for Hennepin County
211 programs - Provide phone accessed information resource for shelter, housing, rent and utility assistance, legal assistance, financial assistance, and governmental assistance programs.	311 Minneapolis - General assistance line for Minneapolis that always recommends HOME Line for callers facing a potential eviction.	1. Re-evaluate resource needs for eviction prevention; 2. Confirm that information provided by 211 addresses those needs; 3. Include all resources in new resource guide that we are recommending for all new tenants.
	United Way 211 - Free and confidential health and human services information for Minnesota. Provide eviction related information including rental assistance, homelessness prevention, and legal assistance.	
Comprehensive Assistance Programs - Address all needs including financial aid, financial education, legal aid, self-sufficiency planning, and assistance with other concerns.	Northpoint and CAP- Comprehensive service provides tenant counseling; referrals for various housing resources; limited emergency-based financial assistance; weekly budget classes; utility payment resources; financial counseling; and a needs assessment.	1. Complete a full evaluation to make sure services align with needs; and 2. Provide this same service at other strategic locations in the county.

Affordable Housing Programs

Best Practices from Metropolitan Areas with Low Eviction Rates	Local Programs	Recommendation for Hennepin County
Collaborative effort to provide long term affordable housing for low income residents	Aeon - Provide rental housing for very low-income families.	1. Consider a single regional housing agency to more effectively administer the available resources as has been done in Jacksonville, FL; and 2. Explore sustainable means of adding affordable housing including affordable housing requirements for new housing developments.
	Housing Link - Provide a clearinghouse of affordable and quality housing for people with low and medium incomes.	
	Project for Pride in Living - Develops and sustains quality, affordable housing for lower-income families and individuals along with self-sufficiency and job training.	

Financial Assistance Programs

Best Practices from Metropolitan Areas with Low Eviction Rates	Local Programs	Recommendation for Hennepin County
Small Nonprofit Assistance - A variety of small nonprofits including faith-based organizations helping low income individuals with rental assistance and direct them to resources that they may not be aware of.	St. Stephen's Human Services - Provides one-time rental assistance to families and single parents who face the threat of eviction in Minneapolis and administer the South Minneapolis Rental Prevention Assistance Program. Focused on assisting families with children.	1. To maximize their collective resources and impact, we recommend the creation of a collaborative network among these organizations so that their efforts would be more diversely and cohesively distributed; and 2. We recommend that client information be shared as a part of a database that is accessible to the network of organizations so that each organization has a full picture of each of their clients.
	Local Church Assistance Programs - LCA programs provide rental and utility bill assistance. Services provided in collaboration with the government.	
Government Supported Assistance Programs - many programs to prevent homelessness by providing individuals with rent, utility fees, and other housing expenses. They are also help low income clients to remain in their homes.	Hennepin County Homeless Prevention program - provides short-term assistance with rent and housing expenses to residents in financial crisis.	
	Family Homeless Prevention and Assistance Program (FHPAP) - provides assistance in finding housing as well as direct assistance with rent, security deposits, mortgage, and other assistance.	

Legal Assistance		
Best Practices from Metropolitan Areas with Low Eviction Rates	Local Programs	Recommendation for Hennepin County
Free Legal Assistance - accessible with offices sometimes located near courtrooms and some income limitations.	HOME Line - provides free and low-cost legal, organizing, education, and advocacy services for tenants.	1. Consider "right to counsel" for all low-income residents; 2. Evaluate both services for accessibility and impact based on first recommendation; 3. Include these resources in proposed resource guide; and 4. Add community presentations in areas with highest eviction rates on tenant rights.
	Volunteer Lawyers Network - utilize volunteer lawyers to protect and enforce the legal rights of low-income Minnesotans.	
	Mid-Minnesota legal aid - provides free civil legal assistance for low income Minnesotans.	

Appendix B - Interview with Edmund Witter, managing attorney for Housing Justice Project in King County, WA.

1. Can you share about what your organization does to help prevent evictions?

Response:

They have offices in the court houses where eviction cases are heard. There are staff available to assist individuals facing eviction proceeding provided their income level is below 200% of the poverty line. The volunteer lawyers will meet with the tenants to determine what defense there might be or try to work out something with the landlord or with the landlord's attorney, finding a way that will avoid eviction.

2. Have you measured the impact that this is having? If so, would you mind sharing that information with us?

Response:

First of all, he was surprised by the AHS data showing the low eviction rate for the Seattle-Tacoma-Everett metropolitan area. He had worked in New York City until last July and in his opinion, the eviction rate there should be lower than in King County. From his observation, almost nobody was being evicted in New York City.

In terms of impact, the Housing Justice Project has helped on average about 2,000 households have been helped over the last a few years. They track data electronically for each case including whether or not an eviction was avoided, if the person received a move-out date, if they avoided a money judgement, if the amount owed was reduced, or if the case dismissed.

3. Do you collaborate with other organizations and if so, how does that increase your impact?

Response:

They collaborate a little bit – there is another legal services provider called Legal Action (LA) Center and they do ongoing legal representation. However, the Housing Justice project only provides short-term service. There are many cases that need additional support for a variety reasons. They would refer cases to LA center and depending on the merit, they will provide additional help. According to Mr. Witter, good social services are key to reducing evictions. For example, New York City provides very good social services with significant entitlement spending that is not available in King county. In New York City, they have the right to shelter which means that anyone in need has to be housed in a shelter. The city was spending \$3,000 a month to house a family. They realized it was more advantageous to help people pay off back rent than provide shelter.

In King County, there is not the same kind of entitlement spending on behalf of the city or County. King County has some money available to help tenants pay off rent, but they distribute these funds through social services providers such as Catholic Charities and the Jewish family center.

90% of the tenants they have served can't pay their rent, primarily because of some

trauma such as medical, emergency, unemployment, or a family crisis. Tenants try to access small providers and charitable organizations to get some money and it is a lot of work because they could only get a little amount of money at each location. This system is not very effective.

4. Are there things that you would like to do, but have not done or would suggest that other organization do to help prevent evictions?

Response:

There are a number of ways that we could help prevent evictions. One effective way to reduce eviction is for the local government or municipality to be committed to it and put the provide funding for it. Also, the court system needs to make that kind of commitment to improve the situation. One other way to curve evictions is to put providers in the courthouse because that is where the evictions are happening. Also, you need extended legal help to get someone through the eviction process. When Mr. Witter was in NYC, he worked on the “right to counsel” initiative that was going to provide attorneys for everybody who is in the eviction proceeding with an income level that was below 200% of the poverty line. According to Mr. Witter, they basically eliminated evictions almost completely. When Mr. Witter was in NYC, they represented 250 households within 3-4 months in the Bronx, which is one of the poorest congressional districts in the country. They had zero evictions because they received a lot of help from the city and were able to get grants to make sure tenants could pay their rent instead of going to the shelter system. They had legal services in the courthouse like they do in Seattle, but they also had the ability to help people in an emergency plus they had good relationship with the court system.

“Honestly, it takes a lot of players to be able to eliminate evictions effectively,” said Mr. Witter. You need all of the institutions including the courts, nonprofits, social service providers, and city government to be really committed to actually making it happen. They really have to understand what it means to be evicted. It is not just violating your contract to pay rent, but eviction displaces somebody and it has a real impact on the overall community.

Mr. Witter recommended implementing “just cause” in the County so that the landlord can’t just throw you out because he/she doesn’t like you. That would make a big difference. In NYC, people live in places for 30-40 years, but in Seattle area or many parts of the country, this long-term tenancy does not exist. Most tenants are moving in 2-3 years and there is not a strong sense of community. In Seattle tenants are getting evicted easily and their rights are limited. In NYC, the demographics are being maintained because the eviction process is not as expedited.

Finally, Mr. Witter was very skeptical about Seattle area having a lower eviction rates. He said he has seen other places with lower eviction rates, but Seattle is NOT it, in his opinion. There might be procedural mechanism that make a difference too, for example in California and New York City they have very developed procedures when it comes to eviction process that incentivize the landlord. In Minnesota, they might have the “right to trial”, but it is sort of a hybrid model. In a lot of states, they don’t have the “right to trial” for eviction proceedings. The judge usually makes the decision, but the states that have the “right to trial” have a lot lower eviction rates. Where it is more a formal process, it is treated more seriously.

Appendix C - Eviction panel presentation notes and interview with Eric Hauge from HOME Line

Location: Room 319 in the Minneapolis City Hall / County Courthouse

Date: November 9, 2017

Zoe Thiel from the City of Minneapolis Coordinator's Office Innovation Team started the meeting and shared the following key points:

- Evictions are de-stabilizing for individuals and families.
- Evictions are a barrier to finding future housing.
- The areas with the highest number of evictions in Minneapolis are North Minneapolis and the Phillips/Powderhorn Neighborhoods.
- The primary reason for evictions is non-payment of rent.
- The average rate of evictions for the City of Minneapolis is 5 per 100 units. This is higher in some areas as shown by the maps presented.
- About half of the filed cases result in evictions.
- 1 out of every 3 tenants do not show up for their eviction hearing.
- The primary goal for the City in addressing the eviction problem is to decrease the number of evictions filed because of the harmful impacts of eviction.
- The secondary and tertiary goals are focused on mitigating the impacts of evictions after they have occurred. Because of the multiple negative impacts, it is preferable to prevent evictions from occurring.
- The City's strategy was outlined as follows:
 - Intervene early to get rent paid.
 - Address repair issues.
 - Encourage alternatives to eviction filing. Evictions should be a last resort.
 - Provide support for tenants.

Darryl, a Minneapolis Housing Inspector, spoke next. He explained that their office is called because tenants have a concern about a repair issue. In some cases, tenants are withholding rent payment because of a repair issue. This can sometimes result in a retaliatory eviction. There is a program called Tenant Voices that provides an opportunity for the City to hear from tenants in a confidential way.

The presentation then transitioned to a panel discussion. The panel included the following panel members with their respective comments:

- Ben representing CLUES shared the following:
 - CLUES works with the Latino Community.
 - Evictions are linked to trauma that he has personally witnessed.
 - CLUES is helping people to address mental health issues.
 - Undocumented people are more vulnerable, because they will not meet the requirements for getting assistance.
 - Latino families are hesitant to use shelters.
 - In terms of solutions, Ben recommended that culturally specific agencies should partner with other agencies to provide a coordinated and holistic response.
 - In closing, Ben stated that relationships are key.

- Eric Hauge representing HOME Line shared the following:
 - HOME Line provides advice to 15,000 households per year across Minnesota.
 - Evictions are one of the top 3 reasons people call.
 - From the phone calls, HOME Line understands that there are more informal than formal evictions because of fragile leases like month-to-month leases.
 - Referencing the Desmond book, Eric stated that there were parallels with Minneapolis, but there are differences.
 - Housing stock is different here.
 - People are paying for repairs which results in them not having enough money to pay rent.
 - In terms of a solution, Eric recommending improving tenant protections in the tenant/landlord relationship.
 - In closing, Eric recommended reflecting on the power dynamic.
- Luke representing Legal Aid shared the following:
 - Legal Aid has 10 lawyers and represents tenants in housing court.
 - They serve the entire state.
 - Their service is limited to those who meet income requirements.
 - Emergency assistance system is broken. \$4M went unspent last year.
 - Referencing the Desmond book, he stated that the Milwaukee example is very similar to Minneapolis.
 - In terms of ideas for solutions, Luke supported the right to counsel for tenants as they now have in New York City. He has observed a huge disparity in the courtroom with most landlords, who are typically white, having lawyers and most tenants, who are typically minorities, having no legal representation.
 - In closing, Luke called attendees to call or email their elected officials and share their thoughts on this issue. There is currently a federal tax bill that would affect affordable housing and a few voices would make a difference.
- A single mother of two representing people who have personally experienced an eviction shared the following:
 - She has experienced an eviction twice.
 - Her evictions resulted from lack of funds because of a divorce (in one case) and a loss of work in both cases.
 - She actively pursued various organizations to help her, but found it difficult to get timely responses.
 - In both cases her landlord would not wait for payment. In the first case, she had faithfully paid her rent for five years.
 - The situation snowballed for her. When she lost her job, she had less income that resulted in not being able to pay rent and then she lost her car insurance. Because she could not drive her car, this limited her employment options. She ended up homeless and living out of her car, calling the police department when she needed to move between parking lots.
 - In terms of solutions, she proposed the following:
 - Aligning the timing for emergency assistance with the eviction process so that tenants can get help before being evicted. It does not make sense that

there are millions of dollars going unspent while there are people who need help.

- Helping people to focus on their life and moving forward in a positive way rather than getting entangled in a system that does not provide help in a timely manner.
- Agencies that are supposed to exist to help people should not be dodging people. They need to be available and help tenants in a timely manner.
- Assistance agencies should let people know right away if they can help them rather than making people wait.
- In closing, she called for the following:
 - More funding.
 - Better communication between all parties.
 - More tenant resources.
 - Modify the process so that people can get help when they need it.
 - Tenant/Landlord relationship is a relationship and should be treated as such when things get tough.

After the panel discussion, we discussed an excerpt from the Desmond book on Evictions at our table. We were joined by a city employee who helps address housing where children have tested high for lead levels. From her site visits, she has met families with economic challenges and families facing eviction. She noted that it is very common for single African-American moms to end up in financial problems because it is so difficult to find child care. She had also observed that many tenants are being evicted in retaliation for bringing up a repair issue, like the ones identified in the reading. If tenants complain to city housing inspections, the landlord will find out and then evict those tenants. Her recommendation was to provide more rental options at the fair market level.

The Innovation team provided data sheet for this event with data coming from the American Community Survey and the 2017 Hennepin County Housing Court survey. The key points including the following:

- “Nearly a third of all households in the Twin Cities are renters – more than 355,570 families.”
- “More than 45% of renter households in the Twin Cities pay more than they can afford and 25% pay more than half of their monthly income on rent.”
- “In 2016, 8,976 evictions were filed in Hennepin and Ramsey Counties, but this doesn’t include the thousands of informal evictions that occur each year without any due process.”
- “Communities of color are disproportionately impacted.”
- “Across the Twin Cities Metro, there are just 34,000 rental units that are affordable and available to more than 102,000 extremely low-income households.”
- “With low vacancy rates leading to few housing options, families confront a challenging rental market where rent has increased 28% across the Twin Cities since 2007.”
- Based on the Hennepin County Housing Court survey:
 - Black females were the largest group affected by evictions.
 - Only 10% of tenants had legal representation while 30% of landlords had legal representation.
 - While 36% of residents remained in their homes, 54% had to vacate.
- Finally, there is a call for action with this handout that recommends the following:

- “Tenants must inform policy changes to improve and protect their homes.”
- “Affordable housing must be a top priority for policy makers including more funding.”
- “The public, private and nonprofit sectors must collaborate to ensure dignified homes for all.”

November 9, 2017 Interview with Eric Hauge from HOME Line

After the presentation, we spoke with Eric Hauge from HOME Line to better understand what they do, their impact and the potential impact of programs like New York Cities right to counsel program.

HOME Line provides quick advice related to housing that can be given over the phone or through an in-person consultation. Approximately two thirds of their 15,000 yearly calls are received in the Metro Area. The top three reasons people call include repairs, security deposit and evictions. Eric estimated that 1,000 – 3,000 calls per year were related to evictions. They may help people with common defenses and may refer people to programs like Legal Aid if they meet their income requirement. He noted that there is a Right to Redeem option that allows tenants to show up in court and make full payment for outstanding rent plus court related expenses. HOME Line advises anyone regardless of their income.

Eric thought that a right to counsel program like what was recently approved in New York City would help to level the playing field and improve the success rate for tenants in Minneapolis and Hennepin County.

Appendix D - Policy Alternatives, with Pros, Cons and Tradeoffs

Alternative	Pros	Cons	Trade-Offs
Make all renters aware of resources when they sign their lease and send a reminder when notice is sent regarding pending eviction.	Quick resource when people need help and this should be fairly easy to implement.	Will take some time and effort to keep information current and make sure that the information is easily available to renters.	While it is an extra step for landlords, this could reduce the time and money spent later to evict tenants who are trying to do the right thing.
Require 30-day notice from Landlord to Tenant prior to eviction filing and shorten response time for emergency assistance to 2 weeks with expedited process.	More likely to keep tenants in their homes; reduces eviction related fees for Landlords; and it will help to make use of the emergency assistance funds that are not being used.	Potentially delays payment to landlord; and requires time, effort and money to make legal changes and changes in the emergency assistance process.	It will benefit everyone in the long term because the landlords will avoid eviction related costs and will likely get paid sooner. Tenants will be able to stay in their homes which benefits them and their community.
Form a collaborative network with a shared database that also tracks the impacts and holds each other accountable for timely assistance.	While there is some collaboration already, this will improve collaboration; by tracking impact, improvements can be made to better serve the community; and the accountability piece will help to assure that people are served.	It can be challenging to get a large group of organizations from different sectors together and working together; it will be important to find a leader or facilitator to guide this effort.	While it will take an additional effort to make this happen and keep this going, there will be less duplication of efforts, greater efficiency based on working together and learning from data; and customers will be better served because of the accountability.
Mandatory legal support for everyone in low-Income category.	This guarantees that all low-income tenants have representation and power imbalance is addressed.	Cost to City or County; increased need for legal assistance.	NYC estimated that the savings would outweigh the costs; this should reduce the number of evictions which will result in greater stability for families and communities and less trauma.
Increase affordable housing so that the availability of affordable housing is at 100 for every 100 ELI renters.	Affordable housing should be a right that everyone has. If everyone has affordable housing, it reduces the need for all of the other solutions.	Affordable housing takes a concerted effort as the market is not doing this on its own.	If everyone can find affordable housing, they are less likely to be in a situation where they are facing an eviction.